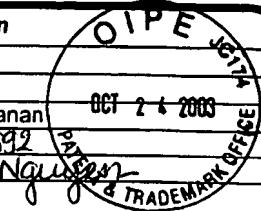


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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/622,832
Date Submitted: October 24, 2003				Filing Date	07/21/2003
(use as many sheets as necessary)				First Name and Initials	Danne L. Buchanan
				Group Art Unit	Unassigned 3692
				Examiner Name	Unassigned N. Nguyen
Sheet	1	of	3	Attorney Docket Number	057898-0107



U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
ML	A1	4,027,142		Paup et al.	05/31/1977	
	A2	4,264,808		Owens et al.	04/28/1981	
	A3	4,321,672		Braun et al.	03/1982	
	A4	4,358,671		Case	11/09/1982	
	A5	4,650,978		Hudson et al.	03/17/1987	
	A6	4,730,767		Gendron	03/15/1988	
	A7	4,731,524		Brooks	03/15/1988	
	A8	4,858,121		Barber et al.	08/15/1989	
	A9	4,948,174		Thomson et al.	08/14/1990	
	A10	4,974,878		Josephson	12/04/1990	
	A11	5,053,607		Carlson et al.	10/1991	
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	A13	5,168,444		Cukor et al.	12/01/1992	
	A14	5,175,682		Higashiyama et al.	12/29/1992	
	A15	5,237,159		Stephens et al.	08/17/1993	
	A16	5,265,007		Barnhard, Jr. et al.	11/23/1993	
	A17	5,321,816		Rogan et al.	06/14/1994	
	A18	5,326,959		Perazza	07/05/1994	
	A19	5,373,550		Campbell	12/13/1994	
	A20	5,412,190		Josephson et al.	05/02/1995	
	A21	5,444,794		Uhland, Sr.	08/22/1995	
	A22	5,506,691		Bednar et al.	04/09/1996	
	A23	5,528,705		Reasoner, Jr. et al.	06/18/1996	
	A24	5,532,464		Josephson et al.	07/02/1996	
	A25	5,583,759		Geer	12/10/1996	
	A26	5,619,524		Ling et al.	04/08/1997	
	A27	5,677,955		Doggett et al.	10/14/1997	
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	A32	5,783,808		Josephson	07/21/1998	
	A33	5,784,610		Copeland, III et al.	07/21/1998	
	A34	5,787,403		Randle	07/28/1998	
	A35	5,793,302		Stambler	08/11/1998	
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	A37	5,819,236		Josephson	10/06/1998	
	A38	5,832,463		Funk	11/03/1998	
	A39	5,832,464		Houvener et al.	11/03/1998	
	A40	5,864,871		Kitain et al.	01/26/1999	
ML	A41	5,870,725		Bellinger et al.	02/09/1999	
ML	A42	5,893,078		Paulson	04/06/1999	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	<i>9/19/07</i>
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<sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO				Complete If Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/622,832
Date Submitted: October 24, 2003				Filing Date	07/21/2003
(use as many sheets as necessary)				First Named Inventor	Danne L. Buchanan
				Group Art Unit	Unassigned 7092
				Examiner Name	Unassigned N. Nguyen
Sheet	2	of	3	Attorney Docket Number	057898-0107

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U. S. PATENT AND TRADEMARK OFFICE

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		U.S. Patent Document			
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	A44	5,895,455	Bellinger et al.	04/20/1999	
	A45	5,904,844	Stone	05/18/1999	
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	A47	5,917,965	Cahill et al.	06/29/1999	
	A48	5,930,778	Geer	07/1999	
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	A50	5,940,813	Hutchings	08/17/1999	
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	A52	5,963,659	Cahill et al.	10/05/1999	
	A53	5,974,148	Stambler	10/26/1999	
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	A55	6,019,282	Thompson et al.	02/01/2000	
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	A69	2003/0033252	A1	Buttridge et al.	02/13/2003
YYL	A70	2003/0050889	A1	Burke	03/13/2003

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Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document		Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>b</sup> (if known)		
MM	A71	CA	2,131,667	A1	International Business Machines Corporation U.S.A.	09/08/1994
MM	A72	EP	0 661 654	A2	International Business Machines Corporation	11/15/1994
YYL	A73	WO	97/22060	A1	Financial Services Technology Consortium	12/12/1996

## NON PATENT LITERATURE DOCUMENTS

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
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<sup>1</sup> Unique citation designation number. <sup>2</sup>See attached Kinds of U.S. Patent Documents. <sup>3</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

<sup>b</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 18 if possible. <sup>d</sup>Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: October 24, 2003 (use as many sheets as necessary)				<b>Complete if Known</b>	
Sheet	3	of	3	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	Unassigned 7612
				Examiner Name	Unassigned N. Nguyen
				Attorney Docket Number	057898-0107

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
ML	A74	"PRELIMINARY INVALIDITY CONTENTIONS OF DEFENDANTS", <u>UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF TEXAS TEXARKANA DIVISION, CIVIL ACTION NO. 5:02cv124</u> , December 3, 2002, pages 1-20.	
	A75	JEANNE BAHNKE ET AL., "NSSDC'S Mass Storage System Evolves", March 1995, Pages 1 and 2, Vol. 11, No. 1., 12/02/2002, <a href="http://nssdc.gsfc.nasa.gov/nssdc_news/march95/09_bahnke_0395.html">http://nssdc.gsfc.nasa.gov/nssdc_news/march95/09_bahnke_0395.html</a> .	
	A76	"Program Product", <u>Electronic Payment Systems Support/check Processing Control System: Program Reference and Operational Manual, 8<sup>th</sup> ed.</u> , June 1986, International Business Machines Corporation.	
	A77	"IBM 3898 Image Processor", <u>US Marketing &amp; Services</u> , March 13, 1990.	
	A78	LUCENT TECHNOLOGIES, "Cisco partners with AT&T CMS on network switch manufacturing", September 26, 1995, December 2, 2002, <a href="http://www.lucent.com/ress/0995/950926.mma.html">http://www.lucent.com/ress/0995/950926.mma.html</a> .	
	A79	"At Your Service", <u>A Newsletter from the Federal Reserve Bank of Kansas City, Special Ed.</u> , Summer 1995. Kansas City.	
	A80	American Bankers Association, <u>American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification</u> , 1994, American National Standards Institute, Inc.	
ML	A81	ROBERT J. BROWN, <u>ANSI X9.46 Data Structure Reference</u> ; July 31, 1995, pp 4-16	
		X	
		X	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	9/19/07
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<p>Substitute for form 1449B/PTO</p> <p><b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b></p> <p>Date Submitted: September 7, 2006 (use as many sheets as necessary)</p>				<p><b>Complete if Known</b></p> <table border="1"> <tr> <td>Application Number</td> <td>10/622,832</td> </tr> <tr> <td>Filing Date</td> <td>07/21/2003</td> </tr> <tr> <td>First Named Inventor</td> <td>Danne BUCHANAN et al.</td> </tr> <tr> <td>Group Art Unit</td> <td>3624 3699</td> </tr> <tr> <td>Examiner Name</td> <td>Unassigned Nguyen</td> </tr> </table>		Application Number	10/622,832	Filing Date	07/21/2003	First Named Inventor	Danne BUCHANAN et al.	Group Art Unit	3624 3699	Examiner Name	Unassigned Nguyen
Application Number	10/622,832														
Filing Date	07/21/2003														
First Named Inventor	Danne BUCHANAN et al.														
Group Art Unit	3624 3699														
Examiner Name	Unassigned Nguyen														
Sheet	1	of	1	Attorney Docket Number	057898-0107										

## U.S. PATENT DOCUMENTS

U.S. PATENT DOCUMENTS						Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY		
		Number	King Code <sup>2</sup> (if known)				
MWL	C1	6,289,322		KITCHEN et al.	09-11-2001		

UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

## FOREIGN PATENT DOCUMENTS

## **NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

Date Submitted: August 24, 2005

(use as many sheets as necessary)

Sheet 1 of 40

Complete if Known

Application Number	10/622,832
Filing Date	07/21/2003
First Named Inventor	Danne L. Buchanan
Group Art Unit	3624 7692
Examiner Name	Daniel S. FELTEN Nga Nguyen
Attorney Docket Number	057898-0107

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
YVY	A1	2002/0001393	A1	Jones, et al.	01/01/2002	
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	A3	4,126,779		Jowers et al.	11/21/1978	
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	A5	4,326,258		DE LA GUARDIA	04-20-1982	
	A6	4,417,136		RUSHBY et al.	11-22-1983	
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	A8	4,457,015		NALLY et al.	06-26-1984	
	A9	4,500,750		ELANDER et al.	02-19-1985	
	A10	4,523,330		CAIN	06-11-1985	
	A11	4,555,817		BROOKS et al.	11-26-1985	
	A12	4,578,530		Zeidler	03/25/1986	
	A13	4,602,936		TÖPFL et al.	07-29-1986	
	A14	4,680,803		DILELLA	07-14-1987	
	A15	4,694,147		AMEMIYA et al.	09-15-1987	
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	A18	4,888,812		DINAN et al.	12-19-1989	
	A19	4,912,762		LEE et al.	03-27-1990	
	A20	4,926,325		BENTON et al.	05-15-1990	
	A21	4,960,981		BENTON et al.	10-02-1990	
	A22	5,054,096		Beizer	10/01/1991	
	A23	5,091,968		HIGGINS et al.	02-25-1992	
	A24	5,122,950		BENTON et al.	06-16-1992	
	A25	5,144,115		YOSHIDA	09-01-1992	
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	A27	5,200,993		Wheeler, et al.	04/06/1993	
	A28	5,229,764		Matchett, et al.	07/20/1993	
	A29	5,237,158		Kern et al.	08/17/1993	
	A30	5,274,567		Kallin et al.	12/28/1993	
	A31	5,324,922		Roberts	06/28/1994	
	A32	5,384,835		Wheeler, et al.	01/24/1995	
	A33	5,425,080		Abbie	06/13/1995	
	A34	5,438,184		Roberts et al.	08/01/1995	
	A35	5,444,779		Daniele	08/22/1995	
	A36	5,453,601		Rosen	09/26/1995	
	A37	5,473,143		Vak, et al.	12/05/1995	
	A38	5,484,988		Hills, et al.	01/16/1996	
	A39	5,488,671		Kern	01/30/1996	

Examiner  
Signature

Nga Nguyen

Date  
Considered

9/19/07

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Substitute for form 1449B/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: August 24, 2005 (use as many sheets as necessary)				Complete If Known	
Sheet	2	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3692
				Examiner Name	Daniel C. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

U.S. PATENT DOCUMENTS					
		U.S. Patent Document			
✓	A40	5,504,822	Holt	04/02/1996	
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	A46	5,684,111	Nahan et al.	09/02/1997	
	A47	5,668,897	Stolfo	09/16/1997	
	A48	5,673,333	Johnston	09/30/1997	
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	A50	5,679,938	Templeton et al.	10/21/1997	
	A51	5,684,965	Pickering	11/04/1997	
	A52	5,760,916	Dellert et al.	06/02/1998	
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	A57	5,953,702	Ohlemacher et al.	09/14/1999	
	A58	5,963,647	Downing et al.	10/05/1999	
	A59	5,978,840	Nguyen et al.	11/02/1999	
	A60	6,021,202	Anderson et al.	02/01/2000	
	A61	6,045,039	Stinson, et al.	04/04/2000	
	A62	6,108,104	Tesavis	08/22/2000	
	A63	6,112,902	Hayduchok et al.	09/05/2000	
	A64	6,138,107	Elgamal	10/24/2000	
✓	A65	6,178,409	B1	Weber et al.	01/23/2001
	A66	6,257,783		Hanaoka et al.	07/10/2001
✓	A67	6,301,379	B1	Thompson et al.	10/09/2001
✓	A68	6,363,164	B1	Jones et al.	03/26/2002

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		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)			
✓	A69	EP	0 320 713	B1	International Business Machines Corporation	06/21/1989	
	A70	EP	0 320 756		Dinan, Raymond F., et al.	06-21-1989	
	A71	EP	0 593 209		Campbell, Walter G.	04-20-1994	
✓	A72	EP	0 661 654	A2	International Business Machines Corporation	07/05/1995	
✓	A73	EP	0 671 696		Yaskel, Filip Jay	09-13-1995	

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Substitute for form 1449B/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: August 24, 2005 (use as many sheets as necessary)				<b>Complete If Known</b>	
Sheet	3	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)			
W	A74	EP	0 678 829		Bednar, Gregory, et al.	10-25-1995	
	A75	FR	2 624 632	A1	Guillot Pierre	06/16/1989	
	A76	GB	2 297 414	A	Ravell Holdings Pte Ltd	07/31/1996	
	A77	WO	91/06052		Benkarski et al.	05-02-1991	
	A78	WO	91/06058		Nigam, Ravi, et al.	05-02-1991	
	A79	WO	97/07468		Quinn, Michael, et al.	02-27-1997	
	A80	WO	97/36254		Funk, Wade L.	10-02-1997	
M	A81	WO	98/47100		Cummins-Allison Corp.	10/22/1998	

NON PATENT LITERATURE DOCUMENTS						
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.				T <sup>6</sup>
M	A82	"Add Value by Reinventing Accounts Receivable Processing," <i>Corporate Cashflow</i> , vol. 15, no. 2, February 1994, pp. 2, 17-18, and 27.				
	A83	"Document Management – Imaging System Achieves Payback in One Year," <i>Managing Office Technology</i> , August 1997, p. 31.				
	A84	"Electronic check presentment on the move," <i>ABA Banking Journal</i> , August 1995, pp. 53-56.				
	A85	"Image Archive Yields Faster Retrieval," <i>News Briefs, Bank Systems Technology</i> , May 1996, p. 16.				
M	A86	"Image processing could cut clearing costs," <i>Banking World</i> , April 1993, vol. 11, no. 3, pp. 40-41.				

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Date Submitted: August 24, 2005				Filing Date	07/21/2003
(use as many sheets as necessary)				First Named Inventor	Danne L. Buchanan
Sheet	4	of	40	Group Art Unit	3624 7699
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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ML	A87	"Image system communications," IBM Systems Journal, 1990, pp. 370-383.			
	A88	"Image technology brings lockbox breakthroughs," Corporate Cashflow, vol. 16, no. 9, September 1995, pp. 16-18 and 20.			
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	A93	A. CORTESE, Image yields interest at banks, DialogNews Document [On-line], Mar. 19, 1990 [Retrieved 11/25/2002], p. 6, Computerworld. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
ML	A94	ABA Banking Journal, vol. LXXXVII, Issue No. 8, August 1995, page 2.			
ML	A95	Allfirst Financial To Use VECTOR:Capture for Prime Pass To Enable Image Archive-Sterling Commerce helps Allfirst Financial protect existing hardware investment while implementing image strategy, DialogNews Document [On-line], Dec. 8, 2000, 10:31 EST [Retrieved 2/10/2003], Business Wire. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			

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				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3699
				Examiner Name	Daniel S. FELTEN Nga. Nguyen
Sheet	5	of	40	Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS						
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AM	A96	AMATO-MCCOY, DEENA, "State Dept. Credit Union Improves Check Retrieval," <i>Bank Systems Technology</i> , April 1997, p. 28.				
	A97	American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification (ANSI/ABA X9.xx-1994 Draft version 0.7), American National Standards Institute, Inc., Approved 1994, p. 1-202				
	A98	Archive Storage and Retrieval Component Decomposition, FSTC Check Image Interchange Project, May 25, 1995, p. 1-20 with attachments				
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	A100	ARNETTE, DENISE A., "Cash management: Banks turn imaging into speedy new delivery products," <i>Corporate Cashflow</i> , vol. 15, no. 1, January 1994, pp. 1 and 12-13.				
	A101	Articles, <i>IBM Systems Journal</i> , Vol. 29, Issue 3, pp 1-2, 1990.				
	A102	As Banks Cling To The Conventional, Check-Imaging Struts Its Stuff, DialogNews Document [On-line], Mar. 1994 [Retrieved 11/20/2002], p. 1, Bank Technology News. Retrieved from the Internet: <URL: <a href="http://www.dialogselect.com/news/cgi">http://www.dialogselect.com/news/cgi</a>				
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AM	A104	AT&T SIIPS Proof-of-Deposit Operations Guide, AT&T Confidential, D1-4619-A, Issue 1, March 1995.				

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				Group Art Unit	3624 3699
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	6	of	40	Attorney Docket Number	057898-0107

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ML	A105	AT&T SIIPS Proof-of-Deposit Operations Guide, General Information.			
	A106	AT&T SIIPS Proof-of-Deposit System Administration Guide.			
	A107	"At Your Service", A Newsletter from the Federal Reserve Bank of Kansas City, Special Ed., Summer 1995. Kansas City.			
	A108	B. DEPOMPA, IBM adds image-based check processing, DialogNews Document [On-line], Mar. 19, 1990 [Retrieved 11/25/2002], Vol. 11, No. 12, p. 12(1), MIS Week. Retrieved from the Internet: <URL: <a href="http://www.dialogselect.com/news/cgi">http://www.dialogselect.com/news/cgi</a>			
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	A111	BancorpSouth Inc. Decentralizes Check Capture and Image with BISYS® Document Solutions [On-line]			
	A112	Banctec announces new image archiving product and initial sale to major U.S. bank, Business Wire, Nov. 10, 1994, Business Wire, Inc.			
ML	A113	BancTec Inc. has received another order for its image statement processing product, DialogNews Document [On-line], Nov. 13, 1991 [Retrieved 11/15/2002], Vol. 8, No. 22, p. 5(2), Financial Services Report. Retrieved from the Internet: <URL: <a href="http://www.dialogselect.com/news/cgi">http://www.dialogselect.com/news/cgi</a>			

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				First Named Inventor	Danne L. Buchanan
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WV	A114	Banctec to Take Over Recognition International, Item Processing Report, May 25, 1995, p. 1-10, Vol. 6, No. 10, Phillips Business Information, Inc., Washington, DC, USA			
	A115	Banctec/Recognition Merger No Longer A Sure Thing, Item Processing Report, Aug. 31, 1995, p. 1-10, Vol. 6, No. 17, Phillips Business Information, Inc., Washington, DC, USA			
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				Examiner Name	Daniel S. FELTEN Nga Nguyen
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MM	A123	Bantec, Factiva [On-line], Oct. 29, 1992 [Retrieved June 20, 2003], Vol. 3, No. 21, ISSN: 1048-5120, Phillips Business Information, Inc. Retrieved from the Internet: <URL: http://global.factiva.com/en/arch/print_results.asp			
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	A127	BENMOHAMED, LOTFI, et al., "Architecture and Performance Analysis of a Large Scale Archival and Retrieval System," Proceedings SPIE - The International Society for Optical Engineering, vol. 2606, October 25-26, 1995, Philadelphia, Pennsylvania, pp. 36-47.			
	A128	BENSEN, PAUL, "Digital imaging solves county's records boom," June '96 INFORM, pp. 3 and 28-30.			
	A129	Bernard, Document Image Processing, 1991: The Imaging Edge (The Association for Information and Image Management's 1991 Conference and Exposition held in Washington, D.C., on April 29-May 2), Seybold Report on Publishing Systems, Vol. 20, No. 19, p.22(8), June 24, 1991.			
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MM	A131	Bill Processing: U S West Re-engineers with \$7.2 Million Unisys Image-based Remittance Processing Solution, DialogNews Document [On-line], Oct. 23, 1995 [Retrieved 11/20/2002], Vol. 10, No. 378, p. N/A, EDGE, on & about AT&T. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			

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MM	A132	Branch data delivered on CD, DialogNews Document [On-line], Dec. 1990 [Retrieved 2/10/2003], Vol. 82, No. 12, p. 60(1), ABA Banking Journal. Retrieved from the Internet: <URL: <a href="http://www.dialogselect.com/news/cgi">http://www.dialogselect.com/news/cgi</a>			
	A133	BRICKELL, Cryptology on Smart Cards (Presentation), Sandia National Laboratories, 33 pages			
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Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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<sup>5</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup>Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449B/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: August 24, 2005 (use as many sheets as necessary)				<b>Complete if Known</b>	
Sheet	10	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3699
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			
ML	A141	Capture and Processing Overview, 5 pages.			
	A142	Carreker, Strides in Electronic Checking Transforming Payment System (Includes Related Articles) (Cover Story), Bank Administration Institute, Vol. 68, No. 3, pp. 1-14, 1 March 1992.			
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ML	A149	Checks & Checking: Check Imaging At The Teller Station, DialogNews Document [On-line], Oct. 1996 [Retrieved 11/21/2002], Vol. 9, No. 10, p. 37, Bank Technology News. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			

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Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
Sheet	11	of	40	First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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ML	A150	Chemical Chooses IBM Check Imaging, DialogNews Document [On-line], Sept, 1995 [Retrieved 11/20/2002], Vol. 8, No. 9, p. 11, Bank Technology News. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
Sheet	12	of	40	First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 7692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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ML	A159	CPCS Mass Data Set, 1-92 CPCS Programming and Diagnostic Guide.	
	A160	CROCKETT, Imaging System: Fed Seeks Proposals For Check Image System, The American Banker, Apr. 6, 1994, Section: Technology Report, p. 1, American Banker, Inc.	
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ML	A167	Development of an Image-Enhanced Truncation Check Processing System –Request for Proposals-, Federal Reserve Bank of Boston, February 1992.	

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Date Submitted: August 24, 2005				Filing Date	07/21/2003
(use as many sheets as necessary)				First Named Inventor	Danne L. Buchanan
Sheet	13	of	40	Group Art Unit	3624 7692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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ML	A168	DFA compacts big features, DialogNews Document [On-line], Dec. 1991 [Retrieved 2/10/2003], Vol. 39, No. 12, p. 40(1), Appliance Manufacturer. Retrieved from the Internet: <URL: <a href="http://www.dialogselect.com/news/cgi">http://www.dialogselect.com/news/cgi</a>			
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ML	A176	FERRING, Image Processing Seen as Hottest Banking Tool by 1994, The American Banker, Feb. 26, 1990, Section: Technology News, p. 3, American Banker, Inc.			

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Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
Sheet	14	of	40	First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624-3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MM	A177	FERRIS, Fed Backs Off Plan to Increase Clearing Fees for Remote Banks, The American Banker, Apr. 1, 1985, Section: p. 1, American Banker, Inc.		
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	A184	Financial Services Technology Consortium Interbank Check Imaging Project White Paper, June 20, 1994, p. 1-30		
MM	A185	Financial Services Technology Consortium, FSTC Presentation to ANSI, Sept. 30-Oct. 1, 1996		

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ANL	A186	Financial Services Technology Consortium, Interbank Check Imaging Project (Presentation), May 25, 1994			
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ANL	A194	FRANCA, V., "A Station for Capture, Processing and Storing of Documents," IEEE, 1991, Proceedings, vol. II, 6 <sup>th</sup> Mediterranean Electrotechnical Conference, May 22-24, 1991, Ljubljana, Slovenia, Yugoslavia, pp. i-xxviii, and 1264-1267.			

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MM	A195	From Check Research to Fraud Control, Financial Professionals are turning to: Image-Based Cash Management, EC World, Retrieved from the Internet: ,URL: <a href="http://www.ecomworld.com">http://www.ecomworld.com</a> , April 1997.			
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Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Substitute for form 1449B/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: August 24, 2005 (use as many sheets as necessary)				<b>Complete if Known</b>	
Sheet	17	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3609
				Examiner Name	Daniel G. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No.*	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			
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MM	A212	HELLAUER, Check processors deal with image at conference; <i>Bank Administration Institute's 12th annual check processing conference</i> , <i>Computers in Banking</i> , June 1989, Vol. 6, No. 6, p. 14, ISSN: 0742-6496, Information Access Company			

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				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3695
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	18	of	40	Attorney Docket Number	057898-0107

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	A220	IBM 3898 Image Processor, Product Announcement, Mar. 13, 1990, p. 1-3 w/summary, IBM			
MM	A221	IBM 3995 Optical Library Dataserver Products, IBM Corp., Customized Summary, pp. 1-5, February 20, 1992.			

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(use as many sheets as necessary)				First Named Inventor	Danne L. Buchanan
Sheet	19	of	40	Group Art Unit	3624 3699
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Date Submitted: August 24, 2005				Filing Date	07/21/2003
(use as many sheets as necessary)				First Named Inventor	Danne L. Buchanan
Sheet	20	of	40	Group Art Unit	3624 2692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
Sheet	21	of	40	First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MM	A258	LUNT, PENNY, "Image pioneer takes proofing to a higher level," <i>ABA Banking Journal</i> , March 1995, vol. LXXXVII, no. 3, pp. 2, 60, 62, 64.			
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Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Sheet	24	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3629
				Examiner Name	Daniel S. FELTEN Nga. Nguyen
				Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			T <sup>2</sup>
MNL	A267	MARJANOVIC, Fed Buys BancTec Check-Image Storage System, The American Banker, Feb. 1, 1996, Section: Technology/Operations, p. 18, American Banker, Inc.			
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Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
Sheet	25	of	40	Attorney Docket Number	057898-0107

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ML	A276	MEDEIROS, Check Image Technology in Corporate Cash Management Applications, TowerGroup, Feb. 29, 1996, 007:008W, p. 1-8, Exhs. 1-11, TowerGroup, Wellesley, MA, USA		
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	A279	MEDEIROS, Check Imaging: The Unisys Approach, The Tower Group Research Note, Aug. 10, 1993, 001:008, p. 1-10, The Tower Group 1993		
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	A281	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing Conference, San Antonio, TX, March 31, 1996, pp. 1-106.		
	A282	MEDEIROS, DAVID W., "Image Technology Applications in Check Processing," presented at the BAI Transaction Processing SuperConference, New Orleans, LA, March 24, 1998.		
ML	A283	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Orlando, FL, October 27, 1996, pp. 1-100.		
ML	A284	MEDEIROS, DAVID W., "Introduction to Check and Document Imaging," presented at the BAI Image Technology in Banking Conference, Nashville, TN, October 18, 1995, pp. 1-93.		

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Sheet	26	of	40	First Named Inventor	Danne L. Buchanan
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				Examiner Name	Daniel S. FELTEN Nga Nguyen
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ML	A285	MEDEIROS, DAVID, "Case studies in check imaging technology for corporate cash management applications," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, D100-100, edit history: 09/05/96.			
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ML	A293	MEDEIROS, New Developments in Large-Scale Check Imaging Technology from IBM and Unisys, TowerGroup, Jan. 1997, 011:07, p. 1-13, TowerGroup, Newton, MA, USA			

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MMR	A294	MEDEIROS, Small-Scale Check Imaging Systems, TowerGroup, Feb. 28, 1995, 004:007, p. 1-14, TowerGroup, Wellesley, MA, USA		
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MM	A312	NCR deposit processing technology speeds banking operations, AT&T News Release [On-line], Dec. 7, 1992 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: http://www.att.com/news/1292/921207.ncc.html			
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ML	A321	NCR, CKI to market image-based credit card chargeback system, AT&T News Release [On-line], Jan. 6, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL: <a href="http://www.att.com/news/0193/930106.ncb.html">http://www.att.com/news/0193/930106.ncb.html</a>			
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ML	A329	New York Clearing House CHECCRS Project, New York Clearing House, February 25, 1994.			

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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Substitute for form 1449B/PTO <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> Date Submitted: August 24, 2005 (use as many sheets as necessary)				Complete if Known	
Sheet	31	of	40	Application Number	10/622,832
				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	8624 3642
				Examiner Name	Daniel S. PELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			
ML	A330	Newman, et al., Cryptography in the Private Sector, IEEE Communications Magazine, Vol. 24, No. 8, pp. 7-10, August 1986.			
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	A337	O'KEEFE, MICHELE, "Signet's View: Image is (Almost) Everything," <i>Bank Systems –Technology</i> , pp. 34+			
ML	A338	O'SULLIVAN, ORLA, "Data warehousing—without the warehouse," <i>ABA Banking Journal</i> , December 1996, vol. LXXXVIII, no. 12, pp. 3, 42-44.			

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Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
Sheet	32	of	40	First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3693
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MM	A339	On the imaging technology front, DialogNews Document [On-line], April 10, 1996 [Retrieved 11/20/2002], Vol. CLXI, No. 68, p. 26, American Banker. Retrieved from the Internet: <URL: http://www.dialogselect.com/news/cgi			
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	A345	Payments, Clearance, and Settlement; A Guide to the Systems, Risks, and Issues, Report to the Chairman Committee on Banking and Financial Services House of Representatives (001656), June 1997, GAO/GGD97-73, United States General Accounting Office			
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MM	A347	Pilot Overview - Options 1-3, Addendum and 3 Figures, 4/3/1995, p. 1-5			

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				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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ANV	A348	Planning and Installation Guide, NCR 7731 Personal Image Processor, (D1-2302-D), 1993, NCR Corporation			
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	A354	Program Product, Electronic Payment Systems Support/Check Processing Control System: Program Reference and Operations Manual, Program No. 5734-F11, IBM, Fax from Meinert Engineering, 8/8/2002, 7 pages			
	A355	<u>"Program Product", Electronic Payment Systems Support/check Processing Control System: Program Reference and Operational Manual, 8<sup>th</sup> ed., June 1986, International Business Machines Corporation.</u>			
ANV	A356	R. BROWN, ANSI X9.46 Data Structure Reference, IBM Corporation, July 31, 1995, p. 1-16			

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				Filing Date	07/21/2003
				First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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MMV	A357	R. BROWN, Preliminary Architecture and Project Plan, FSTC Image Interchange Project, Pilot Phase-1A, IBM Corporation, 6/30/1995, p. 1-34			
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	A363	RFP Amendment, RFP Amendment, Offerors, Federal Reserve Bank of Boston RFP #0729, April 12, 1995.			
	A364	RFP Amendment, RFP Amendment, Offerors, Federal Reserve Bank of Boston RFP #0729, April 12, 1995. DUPLICATE OF ABOVE			
MMV	A365	Roush, Crain's Detroit Business, MSW – Draft, pp. 306-308, August 6, 2003.			

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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WW	A366	S. HELM, Who's doing what in image processing, DialogNews Document [On-line], Jan. 1991 [Retrieved 11/15/2002], Vol. 83, No. 1, p. 31(3), ABA Banking Journal. Retrieved from the Internet: <URL: <a href="http://www.dialogselect.com/news/cgi">http://www.dialogselect.com/news/cgi</a> .			
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WW	A374	Softchec Licenses 'Envision' Image Solution to West Suburban Bank, DialogNews Document [On-line], Jan. 16, 1996 [Retrieved 11/15/2002], p. 116SETU002, PR Newswire. Retrieved from the Internet: <URL: <a href="http://www.dialogselect.com/news/cgi">http://www.dialogselect.com/news/cgi</a>			

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TM	A375	Some Issues Related to Check Image Compression, p. JPMC 000920-000930			
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	A381	TAUBERT, C., "Workflow System Rids Branches of Paper," <i>Bank Systems Technology</i> , June 1996, p. 26.			
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Substitute for form 1449B/PTO				Complete If Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/622,832
Date Submitted: August 24, 2005 (use as many sheets as necessary)				Filing Date	07/21/2003
Sheet	37	of	40	First Named Inventor	Danne L. Buchanan
				Group Art Unit	3624 3692
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.			
MM	A384	The High-Quality Imaging Solution...for front or back office processing, 7731, 1999 NCR Corporation, Ohio, USA			
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MM	A392	TWS Systems Snags Contract, Factiva [On-line], Oct. 24, 1996 [Retrieved ???], Vol. 7, Issue: 21, Phillips Business Information, Inc. Retrieved from the Internet: <URL: http://_____			

Examiner Signature	Nga Nguyen	Date Considered	9/19/07
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				Filing Date	07/21/2003
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				Group Art Unit	3624 3693
				Examiner Name	Daniel S. FELTEN Nga Nguyen
				Attorney Docket Number	057898-0107

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AMW	A409	VSoft Offers Check Imaging, Factiva [On-line], Oct. 10, 1996 [Retrieved ??], Vol. 7, Issue: 20, Phillips Business Information, Inc. Retrieved from the Internet: <URL: <a href="http://">http://</a>			
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WW	A411	WELLS, BEV, "Why digitations means dollars: The corporate stake in bank imaging," <i>Corporate Cashflow</i> , vol. 15, no. 9, August 1994, p. 1 and pp. 30-32.		T <sup>2</sup>
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WW	A414	Yes, Virginia, There is a Payback to Imaging, Factiva [On-line], Dec. 19, 1996 [Retrieved June 26, 2003], Vol. 7, Issue: 25, Phillips Business Information, Inc. Retrieved from the Internet: <URL: <a href="http://global.factiva.com/en/arch/print_results.asp">http://global.factiva.com/en/arch/print_results.asp</a>		

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